

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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**IN RE:**

**KATHLEEN RAE FRETZ,**

**Debtor(s)**

**CHAPTER 13**

**BANKRUPTCY NO. 16-12969-amc**

**Wilmington Savings Fund Society, FSB,  
dba WSFS Bank, Successor by Merger  
to Penn Liberty Bank**

**Moving Party**

**vs.**

**Hearing Date: January 17, 2017  
@ 10:00 AM**

**KATHLEEN RAE FRETZ**

**Respondent(s)**

**Objection of Wilmington Savings Fund Society, FSB, dba WSFS Bank, Successor by  
Merger to Penn Liberty Bank to Confirmation of Chapter 13 Plan**

Wilmington Savings Fund Society, FSB, dba WSFS Bank, Successor by Merger to Penn Liberty Bank ("WSFS"), objects to confirmation of Debtor's Chapter 13 Plan and asserts in support of its Objection as follows:

1. WSFS is a secured creditor, holding a mortgage on debtor's property located at 315 Sunnyhill Drive, Souderton, PA 18964 (the "Property").
2. WSFS has filed a secured proof of claim for pre-petition arrears in the amount of \$4,170.64.
3. Debtor's Plan provides for payment in the amount of \$0.00 towards the arrearage claim of the WSFS.
4. Debtor's Plan understates the amount of the WSFS's claim by \$4,170.64, and does not provide sufficient funding to pay said claim including present value interest.
5. Accordingly, Debtor's Plan is NOT feasible, as it does not fully compensate the WSFS.
6. In addition, the Debtor's Plan fails to comply with 11 U.S.C. 1322 and 11 U.S.C. 1325.
7. Paragraph 16 of the Plan is objectionable. It provides for the discharge of debts upon confirmation, instead of upon completion of the bankruptcy.
8. Debtor(s) may be delinquent in plan payments to the Chapter 13 Trustee.

WHEREFORE, the Moving Party, Wilmington Savings Fund Society, FSB, dba WSFS Bank, Successor by Merger to Penn Liberty Bank, prays that the Court deny confirmation of the Debtor's Plan.

Respectfully submitted,

Date:

/s/ Craig H. Fox, Esquire  
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Attorney for Moving Party/Applicant

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**ORDER DENYING CONFIRMATION OF PLAN**

AND NOW, this        day of        , 2017, upon consideration of the Objection to Chapter 13 Plan by Wilmington Savings Fund Society, FSB, dba WSFS Bank, Successor by Merger to Penn Liberty Bank ("WSFS") and any response thereto, it is hereby

ORDERED that Confirmation of Debtor's Chapter 13 Plan is denied.

BY THE COURT: